

# **Monitoring welfare:**

## **An analysis of social security recommendations in the Troika's quarterly reviews of Ireland's bailout**

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### **Abstract**

This paper presents an analysis of the quarterly review documents which were published by the Troika during, and in the period following, Ireland's bailout, which ran 2010 to 2013. Two approaches are undertaken: first, a content analysis of these documents which identifies the number of times words associated with key social security reforms are mentioned, and, second, a qualitative summary of the advice that the Troika were providing in relation to social security. The paper finds that there were relatively few concrete social security reforms listed in the policy conditionality of the MoU which, above all, was focussed on deficit reduction targets. It also finds that the European Commission and the IMF had quite different emphases in terms of social security policy: while the Commission were primarily concerned about labour market activation for the newly-unemployed, the IMF made repeated recommendations for Ireland to shift to a more targeted approach in the provision of cash transfers. Moreover, the Commission were the more directly critical of the Irish government, and, by the end of the bailout, had their agenda implemented in policy to a considerably greater extent than the IMF.

### **Introduction**

This paper presents an analysis of the quarterly review documents that were published by the Troika during, and in the period following, Ireland's bailout, which ran from December 2010 to December 2013. This information presented here was used to inform, and to supplement, evidence collected from in-depth interviews with ministry officials and staff at Civil Society Organisations who participated in meetings with the Troika during some of their missions in Ireland (see Hick, 2017).

During the bailout, the Troika visited Ireland once per quarter for missions lasting about 10 days. Following these missions, quarterly review documents were published by the Directorate-General for Economic and Financial Affairs of the European Commission (EC), and by the International Monetary Fund (IMF). A separate report was not published by the European Central Bank; rather the Commission's report was prepared 'in liaison with the ECB'. These quarterly reviews documents contain two main components: analysis presented by the respective institutions, often advocating specific reforms, and updated programme documents authored by and/or agreed with the Irish government (a Letter of Intent and Memorandum of Understanding, which details the agreed policy conditionality and outlines Ireland's proposed actions during the subsequent period).

In examining these quarterly review documents, I set out to answer two questions: (i) how specific was the conditionality contained in the Memorandum? And (ii) did the EC and the IMF prioritise the same, or different, reforms in the area of social security? For the purposes this paper, the focus is on reforms that fell under the remit of Ireland's Department of Social Protection. This Department is responsible for the provision of cash transfers for older people, working-age adults and children as well as for employment services, the responsibility for which was integrated into the Department in 2010, before the bailout was signed.

In order to examine these documents, two approaches are adopted: first, I present a content analysis of the quarterly review documents, to demonstrate quantitatively the number of times words associated with specified key reforms are included in the quarterly review documents. Because this approach does not provide much by way of context in terms of the recommendations that were made in relation to particular reforms, I supplement this with a summary of key policy advice contained in the quarterly reviews, and how this changed over time, which is intended to contextualise the quantitative information.

The paper is comprised of three sections. In the next section, I discuss the initial Memorandum of Understanding, and how the initial conditionality specified in the MoU was updated and amended during the quarterly review process. The second section presents the analysis of the review element of the quarterly review documents – that is, the component authored by the IMF and the EC in their respective reports. This section is divided into two components, presenting findings from the content analysis of these reports before discussing the specific advice that was being offered at various points of the review process. Finally, the conclusion summarises the key lessons from the analysis.

## **Ireland's commitments under the Programme**

### The initial Memorandum of Understanding

The Letter of Intent published as part of the initial bailout documents (dated 3rd December 2010), notes the intention of the Irish government to return to a 'sustainable budget position' based on the policy actions outlined in the National Recovery Plan (EC, 2011a: 47), which was published just days before the bailout with the Troika was agreed.

This National Recovery Plan had established that fiscal adjustments would come predominantly through reductions in spending, rather than by increases in taxation, and the Memorandum of Understanding agreed with the Troika also adopts this approach. The Memorandum of Understanding Specific Economic Policy Conditionality presents fiscal consolidation targets, including reduction of current expenditure in 2011 of at least €2,090m, which is noted to include social protection expenditure reductions of €750m (EC, 2011a: 60, 63).

In addition to these fiscal consolidation targets, which allow some flexibility in terms of how they are to be met, the Memorandum identifies a number of specific structural reforms that are to be undertaken. These include a reduction in the minimum wage by €1 per hour from 2011, raising the retirement age from 65 to 66 in 2014, to 67 in 2021 and then to 68 in 2028 (EC, 2011a: 65). Moreover, in what was one of the more specific aspects of the policy conditionality in this area, the MoU notes that 'the nominal value of the State pension should not rise over the period of the programme' (EC, 2011a: 71).

In addition, there are a number of less specific structural reforms itemised – including a pledge to reduce replacement rates for recipients of more than one payment (including housing allowance), 'enhancing conditionality on work and training availability' (EC, 2011a: 63); to intensify monitoring of the job search activities of unemployed people; to introduce new profiling instruments to identify unemployed people at risk of long-term unemployment, and to apply a sanctions regime for job-seekers who fail to comply with new activation measures (*ibid*).

The Memorandum of Understanding (MoU) committed the Irish government to submit in advance of the quarterly reviews quantitative information about 'the management of activation

policies, and on the outcome of job seeker's search activities and participation in labour market programmes' (EC, 2011a: 63-64).

### Subsequent amendments to the Memorandum

The Memorandum of Understanding agreed with the Troika was not set in stone but, rather, was amended during the bailout process, with updated commitments appended to the quarterly review documents published by the European Commission and the IMF. Indeed, by the time of the publication of the joint report of the First and Second Review of the programme, an updated Memorandum, reflecting the distinct priorities of the new Fine Gael – Labour Party government which came to office in February 2011, was published. This notes that 'we will reverse the recent reduction in the national minimum wage' (IMF, 2011a: 71), returning this to €8.65 per hour. This demonstrates that there was at least some ability for the Irish government to change the terms of the Memorandum.

The change of direction of the new government is also reflected in the Memorandum appended to the Fourth Review, which notes that 'consistent with our commitment to protect the most vulnerable, we have opted for a selected approach that aims at better targeting social support and reforming entitlements, rather than pursuing across-the-board reduction in primary social welfare rates' [as the previous government had done] (IMF, 2011c: 50). This reference to better targeting of social security payments reflects the different priorities of the Fine Gael – Labour Party coalition, which placed greater emphasis on making savings from the welfare budget through tightening scheme rules (entitlements) than cutting headline social security rates (see Hick, 2014, for a discussion).

As well as indicating important changes of policy direction, the updated MoUs also augment commitments to reflect progress since the last mission, providing additional detail and/or specificity in terms of the actions to be undertaken over the subsequent period. For example, by the Fourth Review, the government pledged to 'commission and publish an external evaluation of the revised national employment action plan' (European Commission, 2011c: 53), and, by the Sixth Review, to 'ensure appropriate incentives' for job seekers 'through the implementation of sanctions' (IMF, 2012b: 71) which, as we note below, became something of a theme during the review process.

The initial Memorandum contained relatively few explicit, concrete commitments in relation to social security. What it did contain, however, was a commitment to meet stringent fiscal consolidation targets, and an identification of how these targets would be met in terms of the balance of tax rises and spending cuts and, in terms of the latter, an identified amount that was to be saved from the social security budget. Moreover, the MoU was a living document, updated over time to reflect the changing priorities of a new government or the changing political backdrop over time. However, the pledges of the Irish government via the Memorandum are not the central concern of this paper. Rather, the primary concern for this paper is the position adopted by the Troika and, in particular, the advice contained in the quarterly review documents in terms of social security policy. It is that to which we now turn.

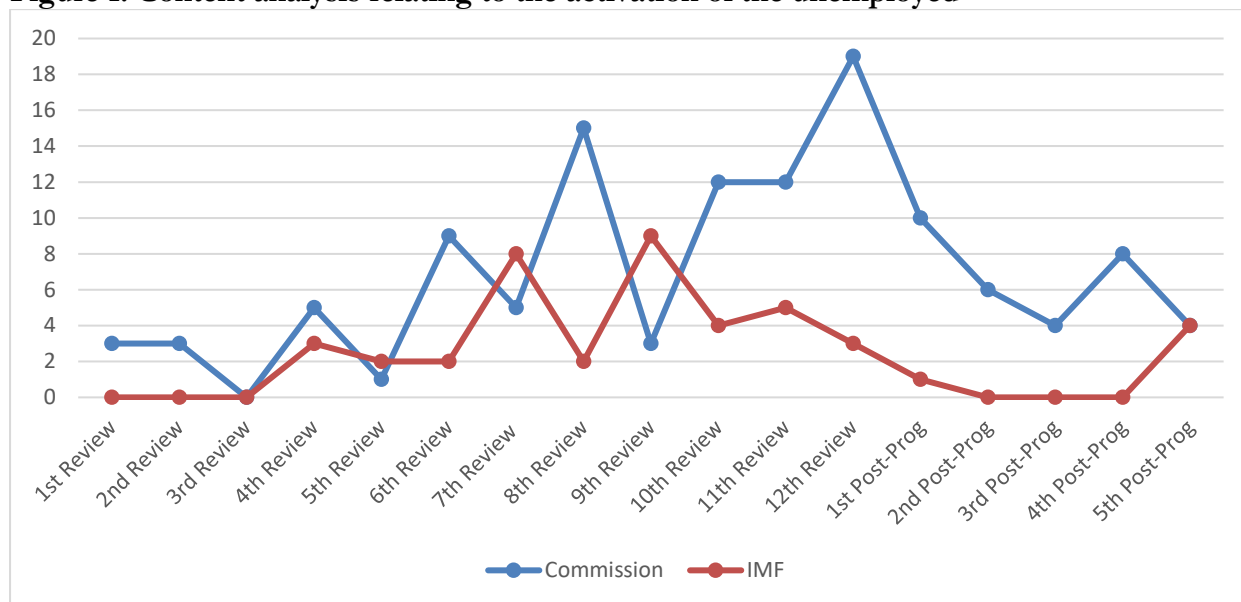
## **An analysis of the Troika's quarterly review documents**

### Content analysis of the Review documents

In this section, we present a content analysis of the quarterly review documents and five post-programme reviews of the IMF and the EC. An initial reading of the quarterly review documents identified activation and targeting as key themes raised by the EC and the IMF in course of their

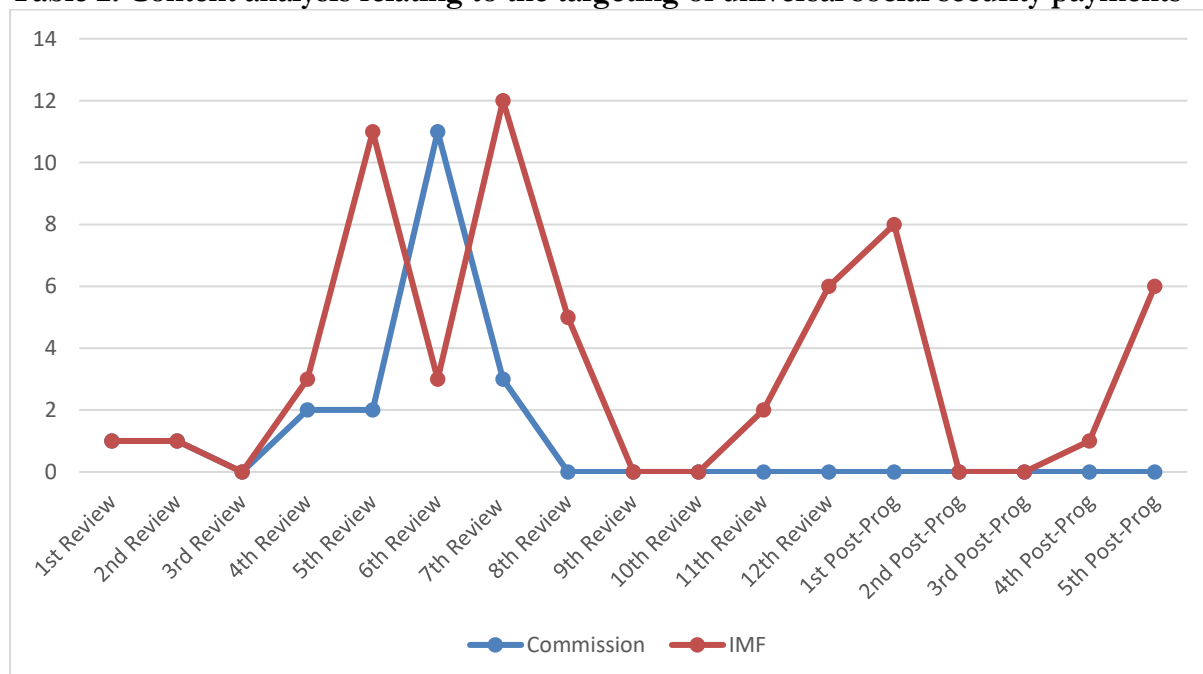
reviews. Figures 1 and 2 present the counts for these, and related, words in these institutions' review documents. The counts refer to the main review documents only (i.e. not the appendices containing the Letter of Intent or the updated MoU, which were authored by the Irish government) and only refer to the main text or in table or figure headings (i.e. not including tables or figures themselves or in contents pages).

**Figure 1. Content analysis relating to the activation of the unemployed**



Note: Count identifies the words 'active' or 'activation' when related to active labour market policy.

**Table 2. Content analysis relating to the targeting of universal social security payments**



Note: Count identifies the words 'target\*', 'means\*' and 'universal' when related to targeting of social security payments specifically.

A key finding from this analysis, and borne out in qualitative analysis which follows, is that the IMF and the EC had different emphases in terms of their policy advice: the EC were more concerned with activation than were the IMF, while the IMF focussed to a greater extent on the

targeting of universal supports than their European counterparts (Review 6 is something of an exception, and is discussed below).

### Qualitative analysis of the Review documents

In order to understand the trends illustrated in the content analysis in more depth, we supplement this with a discussion and analysis of the review documents themselves. The focus on social security within the quarterly review process can, I suggest, be considered to comprise four phases: a first phase (Reviews 1-4) where the EC make early representations in terms of labour market activation, but when there is little discussion of cash transfers; a second phase (Reviews 5-8) where the focus on activation continues, but alongside a new focus on the targeting of cash transfers, led primarily by the IMF. This is followed by a partially-overlapping third phase (between about Reviews 8-11) in which discussion of targeting falls away, while criticism of the pace and ambition of activation reforms grows. A final phase (Review 12 and the post-programme Reviews) recognises the progress made on labour market activation, but continues to make recommendations for further reforms in relation to the targeting of social security.

Between Reviews 1 and 4 (the first phase), there is little discussion of cash transfers, but the Commission do raise the issue of labour market activation from the very outset, noting actions undertaken by the Irish government in the initial period of the bailout (EC, 2011b: 3). The Commission's advice in this area subsequently became more direct. For example, the Fourth Review of the European Commission suggests that Ireland 'underpin their [fiscal] consolidation efforts with high-quality structural measures' (EC, 2011c: 29). This Review noted that:

'The mission discussed the ongoing efforts to enhance the activation of the unemployed...[and] stressed the importance of effective and efficient activation given high levels of unemployment and noted that, in international comparison, the use of financial sanctions for uncooperative unemployed is still very rare' (EC, 2011c: 32).

By contrast, the IMF's early reviews are limited to noting the commitments made in the MoU or subsequent legislative developments in Ireland (e.g. noting the legislation for the promised increase in the retirement age in the Third Review (IMF 2011b: 19)). In its Fourth Review, the IMF echoed concerns about labour market activation, albeit in less direct language than that used by the Commission, noting that 'further work is needed to raise the effectiveness of active labour market programs to contain a rise in structural unemployment' (IMF, 2011c: 24).

In the second phase (Reviews 5-8), the IMF became more vocal, calling for greater use of *targeting* in order to mitigate what it perceived as the excessive cost of social security. In what would become their principal concern in this area, if one that they raised intermittently, the IMF argued that Ireland provided significant support to low-income groups, but that this came at a high fiscal cost (IMF, 2012a: 20). They argued that Ireland's flat-rate social security payments provided high replacement rates (and thus created unemployment traps) for low-skilled and long-term unemployed people.

In a publication entitled 'Ireland – Special Issues', published alongside the Seventh Review, the IMF claimed that:

'Ireland provides several expensive universal supports and subsidies, which are difficult to justify under present budgetary circumstances. Better targeting of spending, including the child benefit, medical cards, the household benefits package, subsidies on college fees, and non-means tested state pensions can generate significant immediate savings and contain demographics-related pressures over the longer-term, while effectively protecting the poor' (IMF, 2012d: 48).

The IMF's Seventh Review also endorsed the direction of activation reforms proposed by the Irish government, and suggested that 'it is critical to strictly apply the system of sanctions for jobseekers that are not complying with activation and training requirements' (IMF, 2012c: 26).

The Commission's report following the Sixth Review also addressed the issue of targeting, albeit using less direct language. It claimed that:

'Although there has been some downward adjustments in payments rates on these schemes in recent years, better calibration of these social supports towards those most in need may be required to meet the dual goals of protecting the most vulnerable and ensuring fiscal sustainability given these demographic pressures' (EC, 2012a; 29).

However, the Commission's primary concern continued to be the activation of the unemployed:

'It is important to ensure that the welfare system encourages a prompt return to active job search. As mentioned the authorities have undertaken some steps...but further reform measures to increase efficiency and improve targeting are required' (EC, 2012a: 39).

In particular, the EC expressed concern at the high concentration of former construction workers amongst the (long-term) unemployed and questioned whether any increase in employment would filter down to this group (EC, 2012a: 40-1). The Commission emphasised the importance of early engagement of newly unemployed people with activation schemes, whose intensity, they suggested, should rise over the period of a spell of unemployment. In this and the Seventh Review (EC, 2012b: 31), the Commission noted the introduction of welfare sanctions for non-engagement with activation programmes, but noted that as sanctions were only be applied to 0.05% of claimants, their 'deterrent effect may yet not be fully operational'.

A third phase commenced around the Eighth Review, with the Commission (EC, 2013a: 38) adopting a more critical stance about the extent of progress in terms of implementing activation reforms, noting that 'active engagement of the unemployed has improved, but remains insufficient' (ibid). We can see from the content analysis above that the number of instances that activation is mentioned increases sharply around this time.

Greater urgency was again emphasised in the Commission's Ninth Review, which elevated criticism regarding activation reforms to its Executive Summary. This noted that 'Reforms to activation policy have reached a point where the capacity of institutions to deliver services to the long-term unemployed becoming the critical bottleneck' (EC, 2013b: 4). The main body of the review went on to note that '*Intreo* offices are being rolled out according to plan, but capacity to engage meaningfully with the (long-term) unemployed remains short' (2013b: 27) and that 'resources within the Department of Social Protection (DSP) need to be redeployed increasingly towards engagement' (EC, 2013b: 28).

In its Tenth Review, this concern was again expressed, with the Commission critical of the pace of change in terms of the delivery of front-line activation services, noting the lack of capacity and the need for 'rapid decisions' about whether to outsource some activation services to the private sector (EC, 2013c: 29). These concerns are reflected in the overall "compliance monitor", which monitors implementation of the Programme (that is, the bailout), and which notes that, in terms of activation reforms, 'progress has at times been slower than hoped for' (EC, 2013c: 40).

Activation measures are also discussed in the IMF's Ninth Review (2013a: 26), but this discussion largely repeats concerns that have been previously raised by the EC. They do, however, emphasise

that more attention needs to be devoted to prevent a rise in structural unemployment (2013a: 30), and again, they express concern about capacity in terms of activation services, and that ‘plans to increase resources through redeployment or by engaging private sector firms should be pursued without delay’ (2013a: 26). By this point, the emphasis on targeting has largely fallen away.

A fourth phase started about the Twelfth Review. In its final, Twelfth Review, the IMF expressed dissatisfaction with the lack of reform of social programmes. In a discussion of fiscal policy in general, and of Budget 2014 in particular, they claim:

‘Expenditure savings will be achieved through measures with a durable impact, although they do not tackle costly universal payments not advance structural reform (see Box 3). The reduction in the unemployment benefit rate for those 22 to 25 years of age is intended to provide greater incentive for the transition to work through a reduction in the reservation wage and by encouraging access to education and training where the benefit rate is significantly higher. Nonetheless, measures to better target costly universal supports and subsidies (such as the child benefit, medical cards, and subsidies on college fees) were not part of the budget package, which fails to address the schemes likely to be subject to strong demographic pressures. Furthermore, the budget does not develop structural measures to reform key public services. The authorities underscored that universal supports were reduced in past budgets, and there was currently no political appetite for changing the principle of universality’ (IMF, 2013b: 16-17).

This Twelfth Review was also critical of performance in terms of activation reforms, noting that ‘initial targets for one-on-one engagement with job-seekers for Q3 were slightly missed, and staff urged more ambitious targets for individual and group engagement with jobseekers’ (IMF, 2013b: 23). The also argued that the application of a sanctions regime should be strengthened (ibid).

Of the period after the programme, they note that:

‘Continued sound implementation of fiscal consolidation will be especially critical after the completion of the programme. Looking to the medium term, the further consolidation needed should be centred on reforms of health, education, and social protection spending that realise durable savings while protecting core services and the most vulnerable’ (IMF, 2013b: 27).

On the additional requirements of activation they recommend that:

‘efforts to strengthen employment services for jobseekers should continue in order to achieve adequate engagement, with further redeployment of staff needed in addition to bringing in private sector providers’ (IMF, 2013b: 28).

The final European Commission review (EC, 2013e) remains critical of the pace of reform on activation, noting that capacity ‘remains short of requirements’ (2013e: 6). Nonetheless, in its judgement on ‘overall programme performance’, the EC noted that:

‘Before the programme, Ireland lacked an activation system to help it address the sharp increase in unemployment and its increasingly structural nature. A key achievement of the programme has been to establish such a system with on-going reforms to strengthen training and re-skilling opportunities for the unemployed, increase capacity to deliver activation support, including by contracting out some services, and improve the incentive structure by establishing sanctions for non-engagement’ (EC, 2013e: 10).

Its final judgement regarding adherence to activation reforms under the programme noted that the aim was ‘observed, though pace/ambition of reforms could be stepped up’ (EC, 2013d: 46).

### The post-bailout surveillance

Monitoring by the Troika did not cease when Ireland exited its bailout at the end of 2013; rather, there will be two missions and post-programme monitoring reports per year until Ireland has repaid 75% of the bailout loans that it received. As the European Commission note ‘while there is no policy conditionality under the PPS [Post-Programme Surveillance], the Council can issue recommendations for corrective actions if necessary where appropriate’.

As regards social security policy, the IMF maintained their emphasis on targeting in the post-programme period, albeit intermittently, as the content analysis demonstrates, and have also recommended maintaining a freeze on social welfare rates for as long as possible in order to contain the social security budget. In the first post-programme review, they argue that ‘sustainable, durable, and progressive savings can be achieved by better targeting costly universal supports’ (2014a: 18). The IMF note that medical cards are already means-tested but ‘persons over 70 years of age face a significantly more generous means test’, implying that tightening of this means-test might be desirable (IMF, 2014a: 18), and that entitlement reform would help to ‘contain demographic-related spending pressures’ (ibid).

The IMF’s Second Post-Programme Report is even more emphatic – ‘nominal public sector wages and social benefits must be held flat for as long as feasible and the authorities will need to continue to seek savings across the budget’ (IMF, 2014b: 14). The IMF’s Fifth Post-Programme Review noted that ‘a better targeting of social transfers would improve inter-generational fairness’ (IMF, 2016: 19). In this most recent report, there is little to be said for activation beyond ‘enhancing labor activation policies and expanding technical and vocational programs would help retool skills and increase the likelihood of finding employment’ (p.32). In essence, then, the IMF’s concerns remained on greater targeting of universal payments.

The Commission’s First Post-Programme Review also notes the political pressure on the budget (EC, 2014b: 7), and that politicians needed to be careful about creating expectations or demands for expansionary fiscal policies (EC, 2014a: 21). They claimed that:

‘while Irish authorities have so far consistently (over)delivered the recommended fiscal adjustment under the EU-IMF-supported adjustment programme, there is a recent tendency to rely on (i) efficiency measures from better work organisation, eligibility controls of social and health care payments, which outturn is difficult to predict, and (ii) non-discretionary deficit-improving factors, including temporary windfall revenue’.

The Commission’s criticism of Ireland in terms of activation largely gave way to an acknowledgement of progress in this fourth phase, noting Ireland’s progress in terms of activation reforms, including the recognition that ‘JobPath should at last provide a significant boost to the level of support given to the long-term unemployed’ (EC, 2014a: 28). They also argued that there was scope to reduce social security: ‘In Ireland, government current transfers, which rose significantly before the crisis, have seen limited adjustment through wages have decreased. This suggests there is room to reduce transfers’ (EC, 2014a: 32).

The discussion of activation in the EC’s Third and Fourth PPR focussed largely on noting policy developments which had occurred in Ireland. In addition, in its Fourth Review, the EU comment on Ireland’s Budget 2016 and note that ‘On the expenditure side, measures focus on raising public sector pay and increasing a wide range of social protection payments which could have been better targeted.’ (EC, 2016: 24).



Overall, then, the concerns of the IMF and the EC in the Post-Programme period largely mirrored those during the programme and, in this fourth phase, targeting had returned as the primary concern of the Troika, and especially for the IMF.

## **Discussion and conclusion**

The discussion and analysis presented in this paper generate four conclusions. First, the Memorandum of Understanding agreed by Ireland and the Troika specified very few explicit conditions in relation to social security policy. Particular cuts or reforms were not been imposed, in the main. One exception is for the social welfare (i.e. state) pensions, where Memorandum of Understanding of Specific Economic Policy Conditionality (European Commission) notes that ‘the nominal value of the Social Welfare pensions will not be increased’ (IMF, 2012c: 35).

Second, the analysis presented above demonstrates the distinctive concerns of the IMF and the European Commission. The IMF appeared considerably more concerned about universal supports and the cost of social security than the Commission, and on many occasions throughout the programme advocated for a more targeted approach, which they claimed would generate savings, would be progressive and would offset costs associated with the demographic ageing. The Commission, meanwhile, focused to a considerably greater extent on activation of the long-term unemployed, raising this early and throughout the review process. While the IMF expressed concern with this too, it was the Commission who were most vocal and persistent in their recommendations and, at times, their criticisms of Ireland’s performance in this area. Despite these apparently distinct priorities, there were instances where the EC and IMF appeared to offer support for one another’s concerns – for example, the Commission’s discussion of targeting of social security, which was briefly addressed in the Sixth Review, or the IMF’s discussion of activation in the Ninth Review.

Third, in terms of the tone of the reports, the Commission was more critical of the Irish government than were the IMF. This can be seen most clearly between the Eighth and Eleventh Reviews, where direct criticisms were levelled at the government in relation to the speed of the activation reforms.

A final conclusion relates the recommendations advanced by the Troika in the quarterly review process to legislative change (see also Hick, 2014; 2017). By the end of the period, the Commission’s recommendations on activation had essentially been translated into policy. There were criticisms about the pace of reform, and to some extent the ambition of reform in terms of the number of long-term unemployed who were to be activated. But the reforms that the Commission called for were, ultimately, introduced.

This stands in contrast to the IMF’s calls for a more targeted approach to social security, which were not implemented to anything like the same extent. It is important to note that while the FG/Labour coalition government claim to have opted for a more selective/targeted approach to social security, this is meant in quite a different sense to that intended by the IMF’s recommendations. The IMF were primarily concerned that certain benefits would be removed for higher-earners, that there would be a shift away from universal or contribution-based payments. When the Irish Government espoused a targeted approach, by contrast, they have done so by amending the scheme rules (e.g. minimum contribution periods, length of maximum claim, and so forth; see Hick, 2014 for a discussion). Such changes have limited the entitlements of people to social security in many ways, but it is a different form of selectivity to that which the IMF were advocating. Of course, this is not to suggest that the Commission were more successful in pressing their case; it may simply be that their priorities were more aligned with the concern of the Irish

government. Nonetheless, the Commission's concerns in the area of social security were translated into policy to a greater extent than those of the IMF.

Analysing the quarterly review documents published following Ireland's bailout from the Troika allows us to conclude, then, that there were few concrete social security reforms listed in the policy conditionality of the MoU which, above all, was focussed on deficit reduction targets; that the European Commission and the IMF had quite different emphases in terms of social security policy; that the Commission were the more directly critical, and had their agenda implemented in policy to a considerably greater extent than the IMF. This analysis has been used to inform an examination of social security policy during the period of the bailout (see Hick, 2017).

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